


[Return to the USPTO NPL Page](#) | [Help](#)

0 marked items

Interface language:

Databases selected: Multiple databases...

Results

3 documents found for: *ID (10338982 or 25876250 or 32279491)* » [Refine Search](#) | [Set Up Alert](#)

Mark 0 marked items: Email / Cite /
 all Export

Show only full
 text

Sort results by:

1. **Western Union, EDS plan cash transfers via ATMs**
Russell Redman. Bank Systems & Technology. New York: Aug 1998. Vol. 35, Iss. 8; p. 19 (1 page)

2. **ATMs give wire transfers a run for the money**
Anonymous. Bank Network News. Chicago: Jan 28, 1998. Vol. 16, Iss. 17; p. 4 (1 page)

3. **A new era of ATMs breeds much more than cash**
Kolor, Joanna. Bank Technology News. New York: Oct 1996. Vol. 9, Iss. 10; p. 1 (5 pages)

1-3 of 3

Want to be notified of new results for this search? [Set Up Alert](#)Results per page:

Basic Search

([Search Tips](#) [Browse Topics](#) [2 Recent Searches](#))

Database: [Select multiple databases](#)

Date range:

Limit results to: Full text documents only

Scholarly journals, including peer-reviewed

^ [Hide options](#)

Publication title: [Browse publications](#) [About](#)

Author: [About](#)

Look for terms in: [About](#)

Document Type:

Publication type:

Exclude from results: Book Reviews

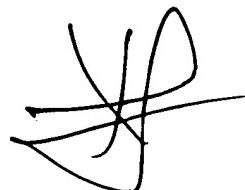
Newspapers

Sort results by: Most recent first

Copyright © 2006 ProQuest Information and Learning Company. All rights reserved. [Terms and Conditions](#)

[Text-only interface](#)



[Return to the USPTO NPL Page](#) | [Help](#)[Basic](#) [Advanced](#) [Topics](#) [Publications](#) [My Research](#)
0 marked items

Interface language:

English



Databases selected: Multiple databases...

Document View[« Back to Results](#)< Previous Document 19 of 23 Next >Publisher Information [Mark Document](#)[Abstract](#)[Full Text](#)**EDS Planning Fund Transfer Service for ATM Network Series: 1****BETH PISKORA.** [American Banker \(pre-1997 Fulltext\)](#). New York, N.Y.: Jul 10, 1995. Vol. 160, Iss. 130, pg. 1[» Jump to full text](#) [» Translate document into:](#) [» More Like This](#) - Find similar documentsAuthor(s): **BETH PISKORA**

Document types: NEWS

Column Name: Credit/Debit/ATMs

Publication title: [American Banker \(pre-1997 Fulltext\)](#). New York, N.Y.: Jul 10, 1995. Vol. 160, Iss. 130; pg. 1

Source type: Newspaper

ISSN/ISBN: 00027561

ProQuest document ID: 19854158

Text Word Count 709

Document URL: [http://proquest.umi.com/pqdweb?
did=19854158&sid=10&Fmt=3&clientId=19649&RQT=309&VName=PQD](http://proquest.umi.com/pqdweb?did=19854158&sid=10&Fmt=3&clientId=19649&RQT=309&VName=PQD)**Abstract (Document Summary)**

The service will allow ATM cardholders to send money anywhere in the country to anyone they designate - whether or not the intended recipient has an ATM card.

"The ATM is a useful little tool for delivering all sorts of services," said Dale Dentlinger, vice president of retail terminal services for EDS in Morris Plains, N.J.

"Fund wire services - where you can actually make the ATM provide the same type of wire transfer services you get from Western Union or American Express MoneyGram - are a perfect example," said Mr. Dentlinger, who works in the electronic funds transfer group of EDS' electronic commerce division.

Full Text (709 words)

(Copyright American Banker Inc. - Bond Buyer 1995)

Marcus, photo

①**Electronic Data Systems Corp.** plans to launch a money transfer service this fall that executives hope will make its huge network of automated teller machines more profitable.

The service will allow ATM cardholders to send money anywhere in the country to anyone they designate - whether or not the intended recipient has an ATM card.

Still in the planning stages and known internally as "Z-Cash," the wire facility is EDS' latest attempt to enhance what it and many other industry observers see as underutilized cash-dispensing equipment.

"The ATM is a useful little tool for delivering all sorts of services," said Dale Dentlinger, vice president of retail terminal services for EDS in Morris Plains, N.J.

"Fund wire services - where you can actually make the ATM provide the same type of wire transfer services you get from Western Union or American Express MoneyGram - are a perfect example," said Mr. Dentlinger, who works in the electronic funds transfer group of EDS' electronic commerce division.

"It's a logical service, since you've got the network of dispensing devices already in place," said William Adcock, chairman of Synergistics Research Corp., an Atlanta-based consumer research firm.

"I think the fee will be the biggest question in how interested consumers will be," added Mr. Adcock. "I think there will be a fair amount of price sensitivity. Certainly, (EDS) will not be able to get away with charging more than Western Union does."

Both Western Union and American Express MoneyGram - the latter is operated by First Data Corp. - charge variable fees depending on the amount of money being wired. For example, a \$200 MoneyGram domestic transmission would cost \$15, Western Union \$22.

EDS, which considers its product still in the development stage, has not released pricing details. An EDS spokesman said banks that offer the service through their ATMs would be free to set any price they like.

Here is how it works, as explained by EDS officials: A consumer visits an ATM, inserts her card, and selects the Z-Cash send option. After selecting the amount of money to be wired, she punches in a 10-digit numerical code, such as a phone number, that will be known to the intended recipient. The ATM then prints a receipt that includes a randomly generated, four-digit numerical code, which the recipient also must know to get the funds.

The money would be immediately available to the recipient, who would find an ATM and select the Z-Cash receive option - which does not require insertion of a card. After both the 10-digit and four-digit codes are punched in, the cash is disbursed.

The Z-Cash concept is both similar to and different from a service rolled out by Wells Fargo Bank late last year. That service, dubbed the ATM Remittance account, allows California customers of the bank to deposit money into a special account that is accessible by ATM card to friends or relatives in the Philippines, at a fee of \$8 per transaction. While the Wells and EDS services both rely on ATM systems, Wells requires recipients to have cards and EDS does not.

"ATM-to-ATM transfers are just the first round," said Neil P. Marcus, vice president and general manager of the EDS electronic funds transfer business. "Eventually, we could add PC and phone access for the senders."

EDS has a Z-Cash prototype in its Morris Plains office and has demonstrated the concept to about 20 banks as well as network executives, consultants, and vendors.

"We will be rolling out Z-Cash with a dog-and-pony show in September," Mr. Marcus said.

By then, he predicted, at least some of the more than 5,000 ATMs deployed by EDS would be retrofitted to offer the service, but he declined to cite a specific number. He said that by the summer of 1996, the service would be available throughout EDS' ATM network as well as at ATMs deployed by banks wishing to add the option.

The EDS officials said they are intent on enhancing banks' ATM services and not necessarily on profiting through license fees.

"We are working with the banks," said Mr. Marcus. "Banks find products like this attractive because these products are not available anywhere else. A product like this brings fee revenue potential back to the bank."

More Like This - Find similar documents

Author(s): BETH PISKORA

Document types: NEWS

Language: English

Publication title: American Banker (pre-1997 Fulltext)

[Search]

[Clear]

[^ Back to Top](#)

[« Back to Results](#)

[< Previous](#) Document 19 of 23 [Next >](#)

[Publisher Information](#)



[Mark Document](#)

[Abstract](#) , [Full Text](#)

Copyright © 2006 ProQuest Information and Learning Company. All rights reserved. [Terms and Conditions](#)

[Text-only interface](#)



EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L2	2	("6370514".pn. or "6175823".pn. or "6193155".pn.) and (atm or (automatic adj teller) or debit)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/26 15:21
S1	6	"6370514".pn. or "6175823".pn. or "6193155".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 13:00
S2	2	("6370514".pn. or "6175823".pn. or "6193155".pn.) and (fee or commission or charg\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/19 14:50
S3	3	("6370514".pn. or "6175823".pn. or "6193155".pn. or "20020138363".pn.) and (fee or commission or charg\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/19 14:44
S4	6	("6370514".pn. or "6175823".pn. or "6193155".pn. or "20020138363".pn.) and (money or handler or legacy or payment or settlement or (credit adj card adj company) or financial or institution or bank or banking or atm or (automated adj teller))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 13:05
S5	1	("6370514".pn. or "6175823".pn. or "6193155".pn. or "20020138363".pn.) and (receiv\$3 with fee with handler)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/19 10:53
S6	2	("6370514".pn. or "6175823".pn. or "6193155".pn. or "20020138363".pn.) and (receiv\$3 with fee)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/19 11:53
S7	2	("6370514".pn. or "6175823".pn. or "6193155".pn. or "20020138363".pn.) and (receiv\$3 same fee)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/19 12:21
S8	3	("6370514".pn. or "6175823".pn. or "6193155".pn. or "20020138363".pn.) and (fee)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/19 12:21

EAST Search History

S9	1	("6370514".pn. or "6175823".pn. or "6193155".pn.) and (atm or (automatic adj teller))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/26 15:21
S10	1	("6370514".pn. or "6175823".pn. or "6193155".pn. or "20020138363".pn.) and (agent)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/19 14:44
S11	2	("6370514".pn. or "6175823".pn. or "6193155".pn.) and (fee or commission or charg\$3 or surcharg\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/19 14:50
S12	32	(electronic adj data adj systems).as. and (atm)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 12:21
S13	2	"5650604".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 12:21
S14	44	("5650604").URPN.	USPAT	OR	ON	2006/06/20 12:49
S15	6	"L44" and (gift or greeting or social)	USPAT	OR	ON	2006/06/20 12:50
S16	6	S15 and (gift or greeting or social)	USPAT	OR	ON	2006/06/20 12:50
S17	16	S14 and (gift or greeting or social)	USPAT	OR	ON	2006/06/20 12:50
S18	3	("6370514".pn. or "6175823".pn. or "6193155".pn.) and (transfer\$4 or funds or atm or teller or agent or western or (first adj data) or (electronic adj data adj systems))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 13:08
S19	1	("20020138363".pn.) and (money adj handler)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 13:05
S20	1	("6370514".pn.) and (transfer\$4 or funds or atm or teller or agent or western or (first adj data) or (electronic adj data adj systems))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 13:09
S21	1	zcash or z-cash	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 13:25

EAST Search History

S22	2	S12 and (gift or certificate or greeting or expression or ecard or e-card or e-greeting or egreeting)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/06/20 13:26
-----	---	---	---	----	----	------------------